# 4 Housing Resources

This chapter analyzes the resources available for the development, rehabilitation, and preservation of housing in Belmont. This chapter of the Housing Element addresses the requirements of Government Code Sections 65583 and 65583.2, requiring a parcel-specific inventory of appropriately zoned, available, and suitable sites that can provide realistic opportunities for the provision of housing to all income segments within the community. In addition, this chapter includes an evaluation of the financial resources available to support housing activities, the administrative resources available to assist in implementing the City's housing programs, and the opportunities for energy conservation.

#### 4.1 LAND INVENTORY

This section describes the inventory of land in Belmont that is suitable for residential development, including vacant sites and underutilized sites with the potential for redevelopment. The inventory includes an analysis of the relationship of the General Plan, zoning, public facilities and services to these sites, and the realistic development capacity for each parcel or development sites. Finally, the overall housing construction and rehabilitation objectives are identified for very-low, low, moderate, and above-moderate income households.

Future residential growth in Belmont could occur on vacant residential land and underutilized commercial land. To evaluate potential land resources for residential development, a parcel-specific vacant and underutilized site analysis was performed in spring 2009 using the City's Geographic Information System (GIS) data as well as updated Assessor's data provided by San Mateo County, field surveys, and the City's Zoning Ordinance. The compilation resulted in the identification of sites and an estimate of potential development capacity for these sites.

As detailed in Table 2-43 of Chapter 2, Housing Needs, the remaining need to meet the Regional Housing Needs Allocation for the City of Belmont is 367 total units, of which 91 units should be affordable to very-low income households, 55 units for low income households, 77 units for moderate income households, and 144 units for above moderate income households.

# ZONING APPROPRIATE TO ACCOMMODATE HOUSING FOR LOWER-INCOME HOUSEHOLDS

Based on the State criteria for small cities in metropolitan areas, the default density standard for Belmont is 20 units per acre. It has been determined that sites developed at this density are likely to be affordable to lower income households. In Belmont, parcels zoned High Density Residential (R4), General Commercial (C2), Highway Commercial (C3), and Service Commercial (C4) allow residential uses at densities up to 30 units per acre, which exceed the default density.

#### **VACANT RESIDENTIAL LAND**

Belmont has approximately 420 acres of vacant land that is zoned for residential uses. However, about 400 of those acres are subject to considerable environmental constraints, including steep slopes; landslide, seismic, and fire hazards. Many of these sites also lack street access and utility infrastructure. Areas with these restrictions are zoned "Hillside Residential and Open Space" (HRO), and have not been considered as part of the inventory due to the limited development potential.

Based on the geographic analysis, there are 67 vacant residential parcels that could develop during the planning period. Of these, 56 parcels would likely support single-family homes. The remaining 11 parcels would support duplexes or small multi-unit projects.

The following assumptions were used to create Table 4-1 and Figure 4-1 showing developable vacant parcels:

- For R-1 parcels each vacant parcel was assigned one (1) unit, unless:
  - It was adjacent to another parcel with the same owner and was less than the minimum lot size (e.g. less than 7,500 square feet for R-1B parcels). Small lots are likely used as yards for large residential uses;
  - It does not have existing street access; or
  - The slope was estimated to be more than 30 percent.
- For R-2, R-3, and R-4 parcels
  - Groups of adjacent parcels were considered consolidated development sites;
  - In steep slope areas or areas with other constraints, potential development was reduced by approximately half of the maximum allowable density.

There is realistic potential for 84 new units to be built on vacant residentially-zoned land in Belmont. Of these, the six (6) potential units on the R-4 parcel may be considered affordable to lower income households, because the site can be realistically developed at the default density of 20 units per acre. In addition, 12 of the vacant parcels are located within the Redevelopment Project Area (some adjacent to potential commercially-zoned infill and redevelopment parcels discussed in the next section); therefore, at least three (15 percent) of the units are projected to be affordable to low and very low income households. Parcels zoned R-2 are assumed to support units that are affordable to moderate income households.

Table 4-1 Vacant Residentially-Zoned Housing Opportunities

Map ID	APN	Existing Use	GP Designation	Zoning	Acres	Maximum Allowable Density	On-site Constraints	Realistic Unit Capacity
Low	Density Reside	ential						
2	043081090	Vacant	Low Density	R-1E	0.2	1	Slope	1
3	043152230	Vacant	Low Density	R-1B	0.4	5	Slope	1
4	043221210	Vacant	Low Density	R-1B	0.3	5	Slope	1
5	043221330	Vacant	Low Density	R-1B	0.3	5	Slope	1
6	043222350	Vacant	Low Density	R-1B	0.2	5	Slope	1

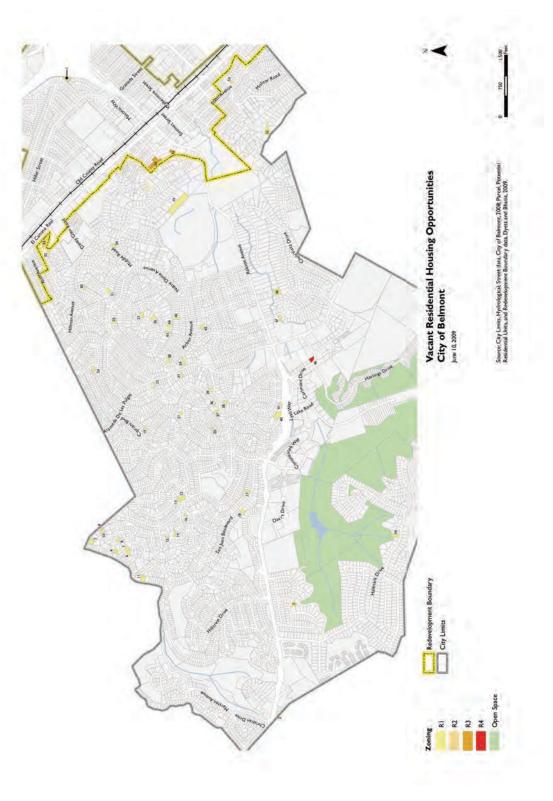
Table 4-1 Vacant Residentially-Zoned Housing Opportunities

Map ID	APN	Existing Use	GP Designation	Zoning	Acres	Maximum Allowable Density	On-site Constraints	Realistic Unit Capacity
7	043222360	Vacant	Low Density	R-1B	0.3	5	Slope	1
8	043222400	Vacant	Low Density	R-1B	0.2	5	Slope	1
9	043231010	Vacant	Low Density	R-1B	0.2	5	Slope	1
10	043231080	Vacant	Low Density	R-1B	0.2	5	Slope	1
11	043241050	Vacant	Low Density	R-1B	0.4	5	Slope	1
12	043301170	Vacant	Low Density	R-1B	0.3	5	Slope	1
13	043301180	Vacant	Low Density	R-1B	0.2	5	Slope	1
14	043302190	Vacant	Low Density	R-1B	0.3	5	Slope	1
15	043302230	Vacant	Low Density	R-1B	0.1	5	Slope	1
16	043311850	Vacant	Low Density	R-1B	0.1	5	Slope	1
17	043321160	Vacant	Low Density	R-1B	0.2	5	Slope	1
18	043322270	Vacant	Low Density	R-1B	0.3	5	Slope	1
19	044012510	Vacant	Low Density	R-1B	0.1	5		1
20	044032190	Vacant	Low Density	R-1B	0.1	5	Slope	1
21	044042180	Vacant	Low Density	R-1B	0.2	5		1
22	044043030	Vacant	Low Density	R-1B	0.1	5	Slope	1
23	044043620	Vacant	Low Density	R-1B	0.2	5	Slope	1
24	044054250	Vacant	Low Density	R-1C	0.2	7		1
25	044071170	Vacant	Low Density	R-1B	0.2	5	Slope	1
26	044072350	Vacant	Low Density	R-1B	0.3	5	Slope	1
27	044072380	Vacant	Low Density	R-1B	0.2	5	Slope	1
28	044092110	Vacant	Low Density	R-1B	0.2	5	Slope	1
29	044093180	Vacant	Low Density	R-1B	0.3	5	Slope	1
30	044112090	Vacant	Low Density	R-1B	0.1	5	Slope	1
31	044131010	Vacant	Low Density	R-1B	0.3	5		1
32	044171230	Vacant	Low Density	R-1B	0.1	5	Slope	1
33	044173010	Vacant	Low Density	R-1B	0.2	5	Slope	1
34	044191010	Vacant	Low Density	R-1B	0.2	5	Slope	1
35	044241380	Vacant	Low Density	R-1B	0.2	5	Slope	1
36	044241620	Vacant	Low Density	R-1B	0.1	5	Slope	1
37	044241640	Vacant	Low Density	R-1B	0.2	5	Slope	1
38	044242040	Vacant	Low Density	R-1B	0.2	5	Slope	1
39	044243250	Vacant	Low Density	R-1B	0.2	5	Slope	1
40	044260160	Vacant	Low Density	R-1B	0.6	5	Slope	1
41	044260340	Vacant	Low Density	R-1B	0.1	5		1
42	044290080	Vacant	Low Density	R-1B	0.3	5		1
43	044331010	Vacant	Low Density	R-1B	0.2	5	Slope	1
44	044331300	Vacant	Low Density	R-1B	0.3	5	Slope	1

Table 4-1 Vacant Residentially-Zoned Housing Opportunities

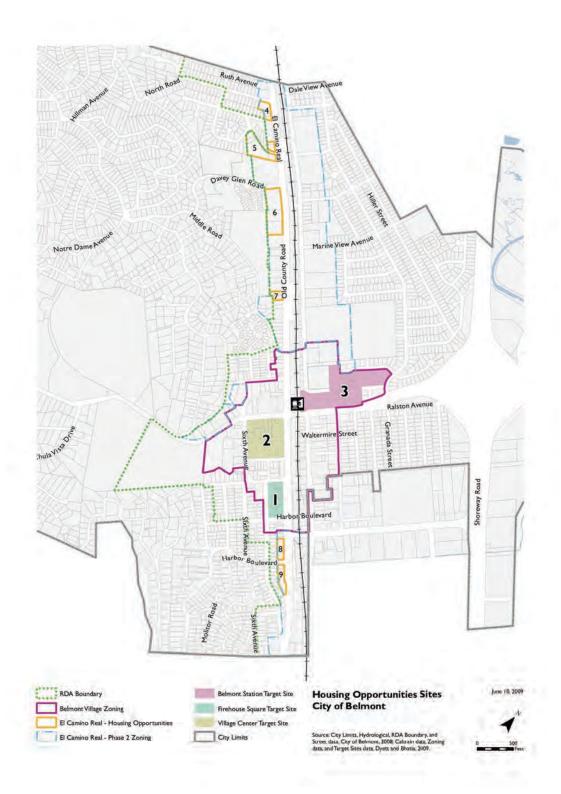
Map ID	APN	Existing Use	GP Designation	Zoning	Acres	Maximum Allowable Density	On-site Constraints	Realistic Unit Capacity
45	044331420	Vacant	Low Density	R-1B	0.3	5	Slope	1
47	045081490	Vacant	Low Density	R-1B	0.2	5	Slope	1
48	045090999	Vacant	Low Density	R-1H	0.5	2	Slope	1
49	045140410	Vacant	Low Density	R-1E	2.0	1	Limited access	1
50	045152550	Vacant	Low Density	R-1A	0.3	3	Slope/RDA	1
52	045212120	Vacant	Low Density	R-1A	0.6	3	Slope	1
53	045254240	Vacant	Low Density	R-1C	0.1	7		1
54	045421190	Vacant	Low Density	R-1A	0.3	3	Slope	1
	Low Density	Residentia	l Subtotal					51
Medi	um Density R	esidential						-
1	040320300	Vacant	Medium Density	R-2	0.4	12	Limited access/RDA	2
	044173120	Vacant	Medium Density	R-2	0.1	12		
33	044173190	Vacant	Medium Density	R-2	0.2	12		c
33	044173210	Vacant	Medium Density	R-2	0.1	12		6
	044173220	Vacant	Medium Density	R-2	0.1	12		"
	045152120	Vacant	Medium Density	R-3	0.2	20	Slope/RDA	
	045152600	Vacant	Medium Density	R-3	0.1	20	Slope/RDA	
	045152620	Vacant	Medium Density	R-3	0.1	20	Slope/RDA	
50	045152630	Vacant	Medium Density	R-3	0.4	20	Slope/RDA	16
30	045152640	Vacant	Medium Density	R-3	0.3	20	Slope/RDA	10
	045152650	Vacant	Medium Density	R-3	0.1	20	Slope/RDA	
	045152660	Vacant	Medium Density	R-3	0.1	20	Slope/RDA	
	045152610	Vacant	Medium Density	R-3	0.2	20	Slope/RDA	
51	045152670	Vacant	Medium Density	R-3	0.1	20	Slope/RDA	3
J1	045152700	Vacant	Medium Density	R-3	0.2	20	Slope/RDA	3
	Medium Den	sity Reside	ntial Subtotal					27
High	Density Resi	dential						
46	045023100	Vacant	High Density	R-4	0.3	30	20 units per acre due to development standards for corner lot	6
	High Density	y Residentia	l Subtotal					6
VAC	ANT RESIDEN	ITIAL TOTA	L					84

Source: City of Belmont GIS; San Mateo County GIS; Dyett & Bhatia, 2009



**Figure 4-1 Vacant Residential Parcels** 

**Figure 4-2 Housing Opportunity Sites** 



# REALISTIC DEVELOPMENT CAPACITY FOR INFILL AND REDEVELOPMENT HOUSING OPPORTUNITIES

To determine the realistic development capacity of the sites identified in the previous section as part of the inventory of suitable sites, the City considered recent development patterns, proposed projects in Belmont, existing constraints, environmental constraints, infrastructure capacity, and existing and planned development standards and zoning programs.

To determine the realistic development capacity of the sites in the inventory, the City used actual project proposals, such as Belmont View, architectural site testing of various sites (Target Sites), and conceptual projects presented to the City for preliminary review, such as the conceptual project on the 7-11 site on El Camino Real. These projects are mixed-use and include commercial, parking, and open space in addition to residential uses. The densities of these projects range from 37 to 50 units per acre. Therefore the assumptions used to project capacity – 20 units per acre on sites less than or equal to 0.25 acres and 30 units per acre on sites greater than 0.25 acres – are conservative and realistic for Belmont.

Table 4-2 Sample of Buildout Capacities

Name	Acres	Zone	Proposed Zoning	Proposed/ Conceptual Units	Resulting Density (DU/acre)
Belmont View Mixed Use (Approved)	0.24	PD	V-2	9	37
Firehouse Square Mixed Use	0.58	C-2	V-2	25	43
7-11 Parcel Mixed Use	1.42	C-3	PD	71	50

# INFILL AND REDEVELOPMENT HOUSING OPPORTUNITIES

#### **Villages of Belmont**

#### Planning and Policies

Over the past few years, the City has provided consistent policy direction to focus development within and near the central business district and along the El Camino Real corridor. In 2005, the Belmont Redevelopment Agency initiated an Economic Development Strategy. The strategy was defined as three major initiatives: 1) Economic Development Enhancement – Target Site Strategy; 2) Economic Development Expansion – HIA (Harbor Industrial Area) Annexation Strategy; and, 3) Economic Development Retention – Business Retention Strategy.

Initiative 1 - the Target Site Strategy - was determined to have four phases: 1) Initiate Thoughts on Vision/Preliminary Feasibility Evaluation; 2) Understand Vision/Technical Assessment; 3) Clarify Vision/RFQ Preparation; and, 4) Implement Vision/Developer(s) Selection and Negotiation. During the completion of Phases 1 and 2, three target sites were identified in downtown area – Firehouse Square, Emmett Plaza, and Belmont Station. Together, these sites are referred to as the Villages of Belmont. The City aims to facilitate the redevelopment of the target sites with mixed use, higher intensity uses.

The following tasks will be completed as part of Phase 3:

- 1. The Redevelopment Agency will prepare and distribute requests for qualifications (RFQs) for the target sites to help facilitate their redevelopment;
- 2. New base zoning districts will be created for the Villages of Belmont with comprehensive, easy-to-use development standards;
- 3. Design guidelines will be established for the Villages of Belmont;
- 4. A new parking strategy will be defined to meet the needs of the Villages;
- 5. The existing Downtown Specific Plan will be replaced with a new "Villages of Belmont" element of the General Plan when the General Plan is updated.

These five tasks are being completed concurrently to the Housing Element update and will incorporate and implement many of the programs that are needed to facilitate housing development in the central business district.

The City Council officially kicked-off the re-zoning project (Task 2) for the Villages of Belmont in October 2007. The new zoning districts are expected to be finalized and adopted and the relevant environmental review document by mid-2010. The zoning will allow residential uses by right up to 30 units per acre and up to 45 units per acre with discretionary review. A minimum density of 15 units per acre will also be established.

# Planning Area Development Potential

Within the Villages of Belmont planning area there are a total of 52 parcels zoned C2, C3, or C4 that are underutilized. Based on the data available in the City's Geographic Information System (GIS), these parcels have assessed value ratios of less than 1.0; FAR less than 0.3 in C2-zoned parcels or FAR less than 1.0 for C3- and C4-zoned parcels; and do not have existing residential uses or established public uses. The underutilized parcels total 17.8 acres.

Based on the existing development standards which allow up to 30 units per acre, there is the potential capacity for 500 residential units within the planning area. The 500 unit buildout assumes that parcels equal to or smaller than 0.25 acres develop at 20 units per acre and parcels larger than 0.25 acres develop at 30 units per acre. The development density assumptions are conservative compared to project examples -- Belmont View project which was approved with a density of 37 units per acre on 0.24 acres and an architectural site test which demonstrates a mixed use project in Firehouse Square with a density of 43 units per acre on 0.46 acres.

While there is capacity throughout the planning area, the Redevelopment Agency will focus its efforts on the three Target sites, Firehouse Square, Emmett Plaza, and Belmont Station, identified as part of the Economic Development Strategy process. Detailed analysis tables and illustrations are included below. Chapter 5 programs highlight the actions the City and Agency will take to implement the remaining tasks of Phase 3 of the Economic Development Strategy's Initiative 1 and to facilitate development on these sites.

# Firehouse Square

The Redevelopment Agency is actively working with property owners and developers to facilitate the redevelopment of Firehouse Square. The City approved a mixed-use project on the Firehouse Square Target Site, Belmont View at 1300 El Camino Real (APN: 045244010). This project combines ground floor retail with 2.5 levels of residential units and underground parking, for a total of almost 6,000 square feet of retail and nine (9) dwelling units. The project has been

approved at a density of 37 dwelling units per acre, and a floor area ratio (FAR) of 2.2. The Belmont View project is an example of the type of project that the Redevelopment Agency is looking to encourage on the Economic Development Target Sites.



Figure 4-3 Belmont View Conceptual Elevation Drawing

In addition to the Belmont View project, the Redevelopment Agency has worked with architects and planners on a conceptual development plan for the remaining portions of this target site. The Agency adopted a Unified Development Area for this target site in 2008. An RFQ was sent out to solicit master developers in February 2009. The RFQ outlines the site's opportunities and constraints, as well as the actions that the City and Agency are willing to take in order to support redevelopment.

The Firehouse Square Target Site consists of 11 parcels on about two (2) acres, plus Civic Lane, a public alleyway, all within the Redevelopment Project Area. The City of Belmont and the Belmont Redevelopment Agency are the largest property owners of the site: the City owns approximately 0.60 acres and the Redevelopment Agency owns about 0.39 acres fronting on Fifth Avenue. The city-owned parcel is currently vacant. The Agency owns the parcel on which the historic fire station building is situated. The building is currently vacant. Nine (9) privately-owned parcels, totaling about one (1) acre, front on El Camino Real. These parcels are improved with a mix of older, mostly small shops and restaurants, and include the long-established Iron Gate Restaurant at the southwesterly end of the site.

The realistic development capacity of the target site is 42 units, including the approved Belmont View Project. The site has been "tested" by architects under contract to the City to determine the realistic development capacity under the proposed zoning. An underground creek runs in a culvert approximately northwesterly to southeasterly along the middle of the site. Most of the block is within the 500 year flood area, which may potentially impact the design of future development. Large oak trees are also site features. The conceptual development plan includes a public plaza in the area of the creek and oak trees.

In the conceptual development plan, the City-owned parcel, which is across Fifth Avenue from a single-family home neighborhood, is shown as eight (8) townhomes (12 units per acre). The RFQ indicates that at least one of the townhomes should be deed restricted as affordable to a moderate income household. The historic fire station building on the Agency-owned parcel is intended to be adapted and reused for new commercial uses or moved to an alternate location. The group of

seven small, privately-owned parcels (see Table 4-3) which front onto El Camino Real are shown to be redeveloped using portions of the existing alley with ground floor retail and approximately 25 housing units on upper floors (approximately 43 units per acre). The existing buildings are single-story structures, averaging only 1,900 square feet, and are generally more than 40 years old. This portion of the conceptual project would meet the default density for affordable housing in Belmont.

Table 4-3 Firehouse Square Target Site Parcels with Residential Capacity

Map ID	APN	Existing Use	Land Use Designation	Zoning	Acres	Existing Allowable Density (DU/acre)	Planned Allowable Density (DU/acre)	Realistic Unit Capacity <sup>1</sup>
	045244010	Vacant	Commercial/ Residential Mix	PD	0.24	37	45	9
	045244020	Restaurant			0.05	30	45	
	045244030	Retail	/ 0.05 30 45					
	045244040	Retail/ Office	Commercial/		0.05	30	45	
1	045244050	Retail	Residential Mix	C-2	0.05	30	45	25
	045244060	Office			0.05	30	45	
	045244070	Retail			0.05	30	45	
	045244170	Retail			0.16	30	45	
	045244150	Vacant	Commercial/ Residential Mix	C-2	0.64	30	12	8
	Firehouse So	quare Subtotal						42

Realistic Unit Capacity: The estimated number of units per site are based on an architectural concept plan for the target site and the Firehouse Square Request for Qualifications (RFQ) for a master developer for the site.

Source: City of Belmont GIS; San Mateo County GIS; Dyett & Bhatia, 2009

O'MEIL AVERUE Firehouse Square ☐ Feet Updated May 2009

Figure 4-4 Firehouse Square Target Site

4-11

#### Emmett Plaza

The Emmett Plaza Target Site consists of 15 parcels on about 6.25 acres comprising two blocks plus Emmett Street, all within the Redevelopment Project Area. Safeway is the largest landowner, with a high-producing grocery store and parking lot encompassing the southern block. The Belmont Redevelopment Agency owns two parcels of the northern block: a vacant 0.17-acre parcel fronting on Sixth Avenue, and a vacant 0.07-acre parcel fronting on Ralston Avenue. Eleven (11) additional privately-owned parcels, totaling about 2.8 acres, comprise the rest of the northern block. The City is considering closing a portion of Emmett Street to facilitate the creation of structured and/or underground parking, as well as a public plaza. The idea of the potential street closure is being considered by City staff; it has no impact on the realistic development capacity of the target housing site and is not at this time anticipated in conjunction with the potential housing development or considered to be part of the goals, policies and implementation programs of this Housing Element. If the City chooses to proceed with this concept, the City will conduct any evaluation of potential impacts of such street closure on local circulation necessary to comply with applicable laws, including any necessary environmental review under CEQA. This target site is within the 500-year flood area; however, this constraint is not expected to limit the realistic development capacity.

It is likely that the site will develop in two phases, an eastern phase and a western phase. The eastern phase would encompass approximately 1.2 acres (not counting a portion of Emmett Street), including six parcels (four parcels owned by one entity, one of the Agency-owned parcels, and a portion of the sixth parcel fronting El Camino Real). The majority of this portion of the block is currently surface parking lots. The existing buildings are single-story, underperforming or vacant commercial uses. Because of the need for parking, access, and the plaza, housing is assumed to be realistic on upper floors of about half of this phase, yielding 14 units. The residential density would be 23 units per acre, meeting the default density for affordable housing.

The western phase of the Emmett Plaza Target Site encompasses 1.4 acres (not counting a portion of Emmett Street), including seven parcels (five parcels owned by one entity, one of the Agency-owned parcels, and a privately-owned gas station). Due to the potential environmental concerns related to the gas station, a portion of this parcel is not assumed for housing development. The remaining parcels are currently occupied with office and commercial uses, and surface parking. Even though the proposed zoning will allow up to 45 units per acre, due to the nature of mixed-use development, the proposed development standards, and site limitations, this portion of the Emmett Plaza site has a realistic development capacity of about 20 units per acre, or a total of 22 units – meeting the default density for affordable housing. In total, the Emmett Plaza Target Site is projected to have at least 36 units built at the default density or higher.

At this time, the potential housing development is not anticipated to occur on the Safeway parcels. A full service grocery store is an asset for new residential development. The grocery delivery activities occur at the rear of the building on 6th Avenue away from new potential development. The design of any residential units would have to consider potential noise from delivery trucks; therefore, the grocery store is not considered a constraint on residential development.

Table 4-4 Emmett Plaza Target Site Parcels with Residential Capacity

		a_a . a. got (				Existing Allowable	Planned Allowable	Realistic
Map ID	APN	Existing Use	Land Use Designation	Zoning	Acres	Density (DU/acre)	Density (DU/acre)	Unit Capacity <sup>1</sup>
	045182250	Retail/ Office		- 3	0.93	30	45	
•	045182050	Retail/ Office	Central		0.17	30	45	
•	045182060	Commercial	Business District	C-2	0.14	30	45	14
•	045182180	Parking Lot	District		0.16	30	45	
	045182190	Parking Lot			0.14	30	45	
2	045182260	Vacant			0.07	30	45	
	045182010	Gas Station			0.36	30	45	
	045182220	Parking Lot			0.17	30	45	
	045182020	Retail	Central		0.15	30	45	
	045182030	Parking Lot	Business	C-2	0.13	30	45	22
	045182040	Bank	District		0.13	30	45	
·	045182200	Parking Lot			0.16	30	45	
	045182210	Office			0.31	30	45	
	Emmett Plaza	Subtotal						36

<sup>1.</sup> Realistic Unit Capacity: Realistic development is based on the architectural site testing completed as part of the Economic Development Strategy program. Due to the level of commercial uses that are likely to be included in the mixed use development on this target site, the architectural concept plans included residential densities that lower than the typical infill sites. The eastern portion of the site is assumed to have almost 9 units per acre and the western portion of the block is assumed to have 16 units per acre.

Source: City of Belmont GIS; San Mateo County GIS; Dyett & Bhatia, 2009

**Emmett Plaza** ☐ Feet Updated May 2009

Figure 4-5 Emmett Plaza Target Site

#### **Belmont Station**

The Belmont Station Target Site is approximately 9.5 acres, encompassing a total of 25 parcels. Not all of the parcels are likely to redevelop during the Housing Element planning period due to existing businesses. Based on a site test drawn by the City's architectural consultant, two areas are likely to redevelop with housing uses. The first is the 1.26-acre parcel which is now the site of an underperforming, neighborhood shopping center. The building was constructed in 1956. This site is currently zoned C1, which would not allow residential uses; therefore, the re-zoning project will change this to a Village district that will allow housing. The site test for this parcel included 36 housing units, 26 apartments above retail and 10 attached townhomes. This would yield an average residential density of 28 units per acre, meeting the default density for affordable housing.

The second area likely to develop with residential uses is comprised of five parcels at the corner of Ralston Avenue and Old County Road across from the Caltrain station. These five parcels total 1.7 acres. The primary existing use is for parking lots for two restaurants. The average FAR is less than 0.27 in an area that will be rezoned to allow FARs of 3.0. To account for parking and access, the five parcels have a realistic development capacity of 50 units, 35 apartments and 15 townhomes. It is assumed that while a very small portion of this site (0.4 acres) is located near the 500-year flood area, the realistic development capacity will not be impacted. The design of the project may be slightly altered to accommodate the constraint. The average residential density would be 30 units per acres, meeting the default density for affordable housing.

Table 4-5 Belmont Station Target Site Parcels with Residential Capacity

Map ID	APN	Existing Use	Land Use Designation	Zoning	Acres	Existing Allowable Density (DU/acre)	Planned Allowable Density (DU/acre)	Realistic Unit Capacity <sup>1</sup>	
	040315010	Shopping Center	Neighborhood Commercial C-1 1.26	0	45	36			
	040313140	Restaurant			0.39	30	45		
3	040313310	Parking Lot			0.33	30	45		
	040313270	Restaurant	Highway Commercial	C-3	0.24	30	45	50	
	040313280	Commercial			0.36	30	45		
	040313430	Retail			0.34	30	45		
	Belmont Station Subtotal								

Realistic Unit Capacity: Realistic development is based on the architectural site testing completed as part of the Economic Development Strategy program. In order to provide a variety of housing types (townhouses and multi-unit buildings), the average density is assumed to be approximately 30 units per acre.

Source: City of Belmont GIS; San Mateo County GIS; Dyett & Bhatia, 2009

040313440 040313380 040313260 **Belmont Station** Feet 50 100 Updated May 2009

**Figure 4-6 Belmont Station Target Site** 

#### Villages of Belmont Summary

The site tests for the target sites indicate that the majority of the potential housing development would meet the default density for affordable housing, as defined by State law. The units are distributed by income group to meet Belmont's RHNA. The Redevelopment Agency has housing funds available to assist in the creation of units for extremely low-, very low-, and low-income households within the target sites.

Table 4-6 Villages of Belmont Summary of Sites with Residential Capacity

Site	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
1 Firehouse Square	6	4	7	9	16	42
2 Emmett Plaza	5	4	6	7	14	36
3 Belmont Station	11	8	13	18	36	86
Total	22	16	26	34	66	164

#### El Camino Real Corridor

The second area identified as having the capacity for residential mixed-use development is the El Camino Real corridor. Much of this corridor is currently underutilized, even though it is the primary transit corridor in the City and is within the City's Redevelopment Plan. Therefore, housing stakeholders, members of the public, and City decision-makers consider this area to have significant potential for a variety of housing types.

#### City Planning and Policies

The City has participated in the Grand Boulevard Initiative, a regional planning effort for the El Camino Real corridor. This initiative is a public/private collaborative effort to improve the performance, safety and aesthetics of El Camino Real between Daly City and San José. The main goal of the project is to link transportation and economic development by balancing the corridor's potential for housing and urban development, with the need for cars and parking and viable options for transit, walking and biking. One of the Belmont's main goals was defined as promoting a "smart growth corridor."

Other planning efforts for the corridor in which Belmont has participated include "Transforming El Camino Real," a SamTrans project which integrated the Caltrain station with El Camino Real in 2006, and the "Peninsula Corridor Plan" in 2003, which created concept plans for Caltrain and BART station areas.

#### Development Potential and Analysis Methodology

There are more than 50 parcels along El Camino Real that are underutilized and have capacity for mixed use or multi-unit residential development based on GIS and aerial photo analysis, and windshield surveys. To determine whether a parcel is underutilized, the City evaluated the assessed value (A/V) ratios of the parcels based on data available from the County Assessor's Office. This ratio compares the value of the improvements on the parcel to the value of the land. If the A/V ratio is less than 1.0, the improvements are worth less than the land. In addition, the existing FAR and residential density was compared to the development standards.

The existing zoning along the El Camino Real corridor primarily includes C-2, C-3, C-4, and R-4 districts. These districts allow residential densities up to 30 units per acre with a conditional use permit and maximum FAR of 1.2 in C-2 districts, 1.5 in C-3 districts, and 1.8 in C-4 districts. At this time the average FAR is less than 0.3 on the corridor and there is limited residential development. Only the parcels with no multi-unit residential uses and with A/V ratios and FARs less than 1.0 were determined to be underutilized.

The 50 underutilized parcels have the potential capacity of more than 500 units based on an average of 20 units per acre density for parcels less than 0.25 acre and 30 units per acre on parcels greater than 0.25 acre. However, the redevelopment of all the underutilized parcels is not realistic during the planning period; therefore, the Housing Element details eight development opportunity sites which are more likely to redevelop in the near future.

From the list of identified underutilized parcels, the City determined which parcels are more likely to redevelop in the near future. Information was gathered from aerial photos and the windshield surveys about the age and condition of buildings, location of vacant parcels and large surface parking lots, and the economic viability of the existing uses, including untenanted buildings. The City also evaluated ownership to find groups of parcels that would be easier to assemble into larger project sites. City or Redevelopment Agency owned parcels are also included in the determination of realistic development sites, resulting in the parcels listed in Table 4-7 and shown on Figures 4-7 and 4-8. Table 4-7 lists data related to the existing FAR for each parcel, year buildings were built (when available), and the onsite constraints and opportunities. Additional qualitative descriptions are not included to protect property-and business-owner privacy.

The City intends to re-zone the El Camino Real corridor during the Housing Element planning period to facilitate higher density redevelopment and infill development appropriate for the major transportation corridor. Development standards that will be considered include increased building heights and FAR, and the removal of the requirement for conditional use permits for residential uses above the ground floor. This re-zoning program is not required in order to meet the sites inventory requirement for the RHNA; however, it should reduce the potential constraints on housing development in the area. (See Program 2.8 in Chapter 5)

Higher densities are viable along the transit corridor but are not currently allowed under the existing development standards. For example, a property owner has presented a conceptual redevelopment plan for a 1.4 acre site on the corridor. The plan includes more than 21,000 square feet of commercial space plus 71 units ranging from studios to 3-bedroom units. The project would have a 50 unit per acre density and a FAR of 1.8.

At this time, the City has not yet determined the proposed development standards for the new zoning on the El Camino Real corridor, so the existing allowed residential density of 30 units per acre is the assumed standard. The following table indicates both the net new unit potential per parcel as well as the new unit potential if groups of parcels are consolidated as larger projects. Based on the existing development standards, there is capacity for approximately 187 units. If parcels are consolidated using Program 2.5, there is capacity for 235 units.

#### Development Opportunity Site 4

Development opportunity site 4 is comprised of three parcels that form a 0.7-acre opportunity site when consolidated. Two of the parcels, featuring a mixed use building (two residential units above a personal service use) and a retail store, are owned by the same entity. The commercial building on the third parcel was built in 1956. The average A/V ratio for the three parcels is less than 0.5. The realistic project net development capacity would be 21 units.

# Development Opportunity Site 5

Development opportunity site 5 is comprised of two parcels totaling almost 1.5 acres. One parcel features a budget motel built in 1953 which is adjacent to a restaurant, and a parking lot owned by the same entity. The second parcel is vacant and fronts on El Camino Real. This development site is across the street from three vacant, residentially-zoned parcels discussed in the residential development section. The realistic net new project development capacity is 44 units..

#### Development Opportunity Site 6

Development opportunity site 6 is a 1.4-acre parcel with an underperforming, 1950s, 2-story office building with vacancies and an auto-oriented convenience store. The owner of this parcel has discussed a potential redevelopment project. The project concept includes 21,000 square feet of commercial uses, underground parking, open space, and 71 residential units ranging from studios to 3-bedroom units.

# **Development Opportunity Site 7**

This 1.7-acre consolidation opportunity is adjacent to opportunity site 6. Two of the three parcels are owned by the same entity. The average A/V ratio for the parcels is less than 0.2 and the average FAR is 0.15. The realistic project net development capacity would be 52 units.

# Development Opportunity Site 8

Development opportunity site 8 is one of three budget motels located on El Camino Real. The parcel is almost 0.5 acres and has the realistic project development capacity of 14 units.

# Development Opportunity Site 9

Development opportunity site 9 could be consolidated into a 0.4-acre site since one entity owns both parcels. There is a single-family residential use behind the commercial building; therefore the realistic net new development capacity is 13 units.

# Development Opportunity Site 10

Development opportunity site 10 is a small vacant parcel recently purchased by the Redevelopment Agency. Development potential is limited due to the triangular shape.

Table 4-7 El Camino Real Corridor Sites with Residential Capacity

Map ID	APN	Existing Use	Land Use Designation	Zoning	Acres	A/V Ratio	FAR	Year Built	Existing Permitted Density (DU/acre)	Parcel Net New Unit Capacity <sup>1</sup>	On-site Constraints/ Opportunities	Project Net New Unit Capacity <sup>2</sup>
	044152100	Restaurant (Honey Baked Ham)	Highway Commercial	СЗ	0.50	0.16	0.30		30	15	0.7-acre	
4	044152110	Mixed Use (Service and 2 units)	Highway Commercial	C3	0.09	0.68	0.37		30	0	consolidation opportunity: 2 parcels owned by	21
	044152120	Retail (Workspace Innovations)	Highway Commercial	C3	0.10	0.64	0.49	1956	30	2	one owner	
	044172190	Motel (Bel- Mateo, 19 rooms)	General Commercial	C2	1.24	0.64	0.24	1953	30	37	1.5-acre consolidation opportunity	
5	044172200	Vacant	General Commercial	C2	0.21	0.00	0.00		30	4	across street from vacant residential parcels; 1950s motel has been for sale in recent past	44

Table 4-7 El Camino Real Corridor Sites with Residential Capacity

Map ID	APN	Existing Use	Land Use Designation	Zoning	Acres	A/V Ratio	FAR	Year Built	Existing Permitted Density (DU/acre)	Parcel Net New Unit Capacity <sup>1</sup>	On-site Constraints/ Opportunities	Project Net New Unit Capacity <sup>2</sup>
6	044162150	Retail Office (7-11)	General Commercial	C2	1.42	0.62	0.46	1953	30	43	Conceptual project: 21,000 square feet of commercial space and 71 units. Project requires re-zoning.	71
	044201040	Retail (Dollar Tree)	Highway Commercial	C3	0.85	0.03	0.27		30	25	1.7-acre	
7	044201170	Parking Lot	Highway Commercial	C3	0.07	0.00	0.00		30	1	consolidation opportunity: 2 parcels one	52
	044201180	Restaurant (IHOP)	Highway Commercial	C3	0.81	0.50	0.19		30	24	owner	
8	044201280	Motel (Kingsway)	Highway Commercial	C3	0.45	0.70	0.31		30	14	motel located between storage and auto repair	14
	044201190	Parking Lot	Highway Commercial	C3	0.25	0.00	0.00		30	5	0.4-acre site with	
9	044222060	Commercial Mixed Use (1 unit)	Highway Commercial	C3	0.19	0.45	0.67		30	3	one-owner, SFR behind store	13
10	044222180	Vacant	Highway Commercial	С3	0.12	0.00	0.00		30	2	Agency owned vacant parcel, slope and triangular shape limit development potential	2
11	045248160	Restaurant (Quizno's)	Highway Commercial	C3	0.20	0.22	0.21		30	4	0.6-acre consolidation	18
	045248280	Auto Repair	Highway Commercial	С3	0.21	0.50	0.28		30	4	opportunity, large surface parking	

Table 4-7 El Camino Real Corridor Sites with Residential Capacity

Map ID	APN	Existing Use	Land Use Designation	Zoning	Acres	A/V Ratio	FAR	Year Built	Existing Permitted Density (DU/acre)	Parcel Net New Unit Capacity <sup>1</sup>	On-site Constraints/ Opportunities	Project Net New Unit Capacity <sup>2</sup>
	045248290	Retail	Highway Commercial	C3	0.21	0.97	0.78		30	4	lots serving commercial; adjacent to residential uses	
El Ca	El Camino Real Subtotal									187		235

<sup>1.</sup> Parcel Net New Unit Capacity: Calculated with density assumptions of 20 units per acre density for parcels less than 0.25 acre and 30 units per acre on parcels greater than 0.25 acre.

<sup>2.</sup> Project Net New Unit Capacity: Assumes lot consolidation and density assumptions of 20 units per acre density for parcels less than 0.25 acre and 30 units per acre on parcels greater than 0.25 acre.

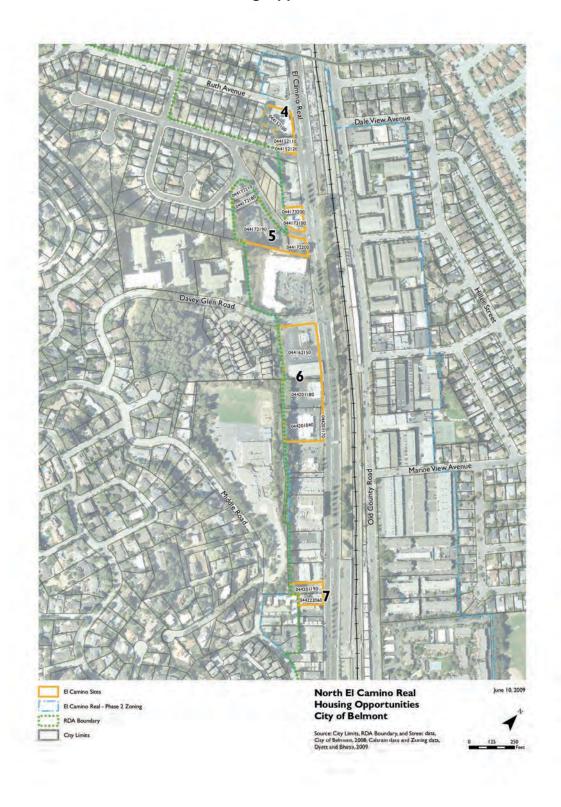


Figure 4-7 North El Camino Real Housing Opportunities

# Development Opportunity Site 11

Development opportunity site 11 is made up of three parcels which could be consolidated into a 0.6-acre site. The existing highway commercial uses include an auto repair shop, a stand-alone restaurant, and a retail store. These uses back up to single-family residential uses. Due to the large areas of parking lot and the low intensity of the uses, the average A/V ratio for the parcels is less than 0.6. The realistic development capacity is 18 units.

# El Camino Real Summary of Sites

The total units are distributed by income group to meet Belmont's RHNA as follows:

Table 4-8 El Camino Real Corridor Summary of Sites with Residential Capacity

Site	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
El Camino Real Sites without consolidation	25	19	29	38	76	187
El Camino Real Sites with consolidation	31	24	37	48	95	235



Figure 4-8 South El Camino Real Housing Opportunities

#### OTHER SOURCES OF AFFORDABLE HOUSING

# **Notre Dame de Namur University Student Housing**

In order to accommodate the projected housing needs for students, Notre Dame de Namur University (NDNU) has a campus master plan, which calls for the construction of a new 100-unit residence hall. The new hall was scheduled to be built by 2007, but construction has been postponed. Therefore, there is a site available for 100 additional units in Belmont during the planning period. However, due to the current economic conditions and funding shortfalls, these units have not been included in the quantified objectives.

#### **Second Units**

Consistent with Chapter 1062, Statutes of 2002 (AB 1866), the City amended its second-unit ordinance and permitting process to allow second units in all single-family residential (R-1) zones and for single-family dwelling units located in other residential zoning districts (Zoning Ordinance Section 24). A conditional use permit is required for secondary dwelling units proposed in the Hillside Residential and Open Space districts (HRO) or if the property is less than 8,000 square feet in total size. In addition, permit approval is subject to a planning staff level review of the site and building plans to ensure compliance with lot size, minimum unit size, maximum unit size, height, design, setbacks, and parking requirements. A summary of these standards is as follows:

- The minimum lot size for a secondary dwelling unit shall be 5,000 square feet. Conditional Use Permit approval by the Planning Commission shall be required for all properties having less than 8,000 square feet of total area.
- The minimum size for a second unit shall be 275 square feet.
- The maximum size for a second unit is:
  - 399 square feet for a detached unit;
  - 640 square feet for a unit constructed within the building envelope of the existing main building (up to 1,200 square feet or a maximum of 30 percent of the total floor area of the principal dwelling unit with a conditional use permit).
- A maximum of two bedrooms is allowed for any new secondary dwelling unit.
- Detached secondary dwelling units shall not exceed 15 feet in height.
- The secondary dwelling unit shall be architecturally compatible with the main structure and shall be constructed of similar materials.

Since amending the zoning ordinance, three second units have been approved. However, based on the City's experience there are numerous second units that do not meet all of the standards. Therefore, as indicated in Chapter 5, the City intends to develop a second unit legalization program that would allow homeowners to bring existing second units into compliance. It is expected that many homeowners will take advantage of this program and second units will provide a source of affordable housing in Belmont. City staff anticipates that approximately two second units will be approved each year during the planning program. Program 2.6 in Chapter 5 will also ensure that the zoning ordinance is updated to meet State law requirements.

# **Acquisition and Rehabilitation**

The Belmont Redevelopment Agency has a history of facilitating the development of affordable housing through the acquisition and rehabilitation of existing units. Since January 1, 2007, the Agency has acquired five units using set-aside funds, in order to rehabilitate them as affordable units. In addition, the RDA is completing the renovation of the historic Emmett House as two affordable units, which are anticipated to be rented by 2010.

The RDA intends to continue acquiring and/or rehabilitating existing units, as long as this practice is financially effective. According to HCD, these units cannot be counted as part of meeting the City's RHNA unless they meet specific criteria as "Adequate Sites Alternatives." For these units to be credited towards meeting a portion of the City's RHNA, the units must be: substantially rehabilitated, units in a multifamily rental housing complex of 4 or more units that are converted from non-affordable to affordable, or units that will be preserved at affordable housing costs to low- or very low-income households, where the local government has provided those units with committed assistance. In addition, the units to be substantially rehabilitated must result in a net increase in the stock of housing affordable to low- and very low-income households and meet all relevant requirements as follows:

- Units must be at imminent risk of loss to the housing stock.
- Local governments must commit to providing displaced tenants not otherwise eligible for relocation assistance under State relocation law, with assistance consistent with that required under Health and Safety Code Section 17975, including a minimum of four months' rent and moving expenses and comparable replacement housing.
- Relocation assistance must be provided to any occupants temporarily or permanently
  displaced and the local government must require that any displaced occupant will have
  the right to reoccupy the rehabilitated units.
- Rehabilitated units must have long-term affordability requirements, not less than 20 years or any other term required by federal or State funding law or regulation.

Due to limited vacant land and the number of existing units built more than 50 years ago which may need rehabilitation, the RDA and City will continue to offer programs that will facilitate repairs. Programs 1.3 and 1.4 are loan programs for building owners to rehabilitate units. Program 2.2 of Chapter 5 outlines a goal to acquire and rehabilitate an average of two units per year during the planning period.

#### 4.2 POTENTIAL DEVELOPMENT CONSTRAINTS

Other factors that the City considered while determining the realistic development capacity of the available sites are issues related to small sites, public facilities and services, and other physical constraints. Environmental constraints are discussed in detail in Chapter 3.

# **SMALL LOTS**

As discussed in Chapter 3, related to non-governmental constraints, the City of Belmont recognizes the challenges associated with building affordable housing on small sites. Most of the parcels listed as infill and redevelopment housing opportunity sites are small. The City acknowledges that groups of parcels will need to be consolidated under one owner in order to facilitate mixed use and housing development.

The areas targeted for infill and redevelopment housing are within the Los Costanos Community Development Plan area (the Redevelopment Project Area) which allows the Agency to actively participate in development with project sponsors. The Belmont View project is an example of how the Redevelopment Agency, the City, and the property owner can work together to overcome the challenges of small sites. To facilitate and augment development, the City offered the property owner a portion of the alley to provide access to the proposed underground parking and allow three additional housing units.

In addition, the Redevelopment Agency has offered assistance to the potential developer of the Firehouse Square site as specified in the RFQ for the Unified Development Plan, including: assistance with land consolidation; willingness to sell or lease the Agency-owned parcel; facilitation of restoration or replication of the historic building façade on site, or the relocation of the building; and assistance with the closure of the alley and determining feasibility of reducing the width of adjacent streets. Finally, a Redevelopment Agency subsidy may be available for the master developer. The Redevelopment Agency intends to offer similar types of assistance to the developers within the other identified target sites.

As recent planning efforts indicate, the Redevelopment Agency and the City are actively pursuing the development of mixed use housing in the Villages of Belmont target sites and along the El Camino Real corridor. As evidenced by the Belmont View project, new projects will be built at densities that will ensure the affordability of the units. The programs in Chapter 5 that support lot consolidation and/or facilitation of development of small lots include:

- Program 2.1: Affordable Housing Development, which charges the RDA to acquire properties to leverage for affordable housing development;
- Program 2.3: Economic Development Strategy, Action 3 calls for a comprehensive parking strategy which could reduce the burden of providing on-site parking for projects within the Villages of Belmont planning area, and Action 5 which calls for identifying more target sites along El Camino Real;
- Program 2.4: Developer Outreach, which charges the City to distribute RFQs for master developers for the target sites in the Villages of Belmont.
- Program 2.5: Site Consolidation calls for the establishment of Unified Development Plans for the existing target sites, following the example of the Firehouse Square Target Site planning process, and sets out a strategy by which the City will implement a parcel consolidation program;
- Program 2.7: Promotion of Small Lot Development, asks the City to consider allowing some modified development standards to facilitate development on small sites in order to reduce the development review process by not requiring variances or zone changes;
- Program 4.3: Density Bonus program brings the City's ordinance into compliance with State law by increasing the maximum density bonus to 35 percent, which increases the feasibility of affordable housing on all sites, including small sites; and,
- Program 4.6: Parking potentially reduces the number of parking spaces per unit that are required to be provided on-site and encourages shared parking arrangements, which would reduce the cost of development of affordable housing.

#### INFRASTRUCTURE CAPACITY

Belmont is primarily a built-out community with most of its infrastructure in place. The only exceptions are in the San Juan Hills and Western Hills portion of the community, which are undeveloped open space areas on slopes. In these two areas, the City would require developers to construct all internal streets and other appurtenances. Requiring developers to contribute to or pay for the cost of extending new service systems is standard practice for jurisdictions and is consistent with local policies for developers to adequately pay for the incremental impacts of new housing upon municipal services. Due to high construction costs and infrastructure improvement costs, these sites are not likely to support affordable housing.

# Water Supply

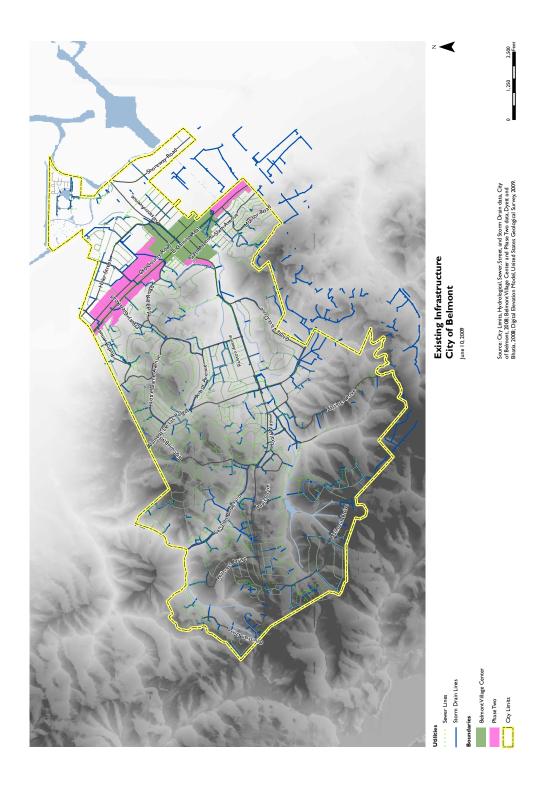
The Mid-Peninsula Water District serves a 17-square mile area including the City of Belmont, portions of San Carlos, and unincorporated San Mateo County areas. In fiscal year 2007-2008, the average day demand for MPWD was 16.01 million gallons (mgd). MPWD receives 100 percent of its potable water deliveries via the San Francisco Public Utilities Commission (SFPUC). MPWD has the capacity to store 20.37 million gallons, approximately 1.27 days worth of demand, but additional local storage is not feasible. Groundwater of adequate quantity and quality, or alternative sources of potable water or recycled water are not available.

The Water District can currently provide for existing and projected future water demand to accommodate residential development. The supply may be constrained in the future due to a continuing drought and allocation policy changes imposed by the San Francisco Water Department. However, the Mid-Peninsula Water District has established a policy to continue providing water hook-ups even during decreasing water allocations. Thus, reduced water allocations will reduce the average allocation per resident, rather than function as a constraint to residential development.

#### **Sewer System**

As illustrated on Figure 4-9, Belmont is well-served with sewer mains. The City charges each household and business an annual sewer fee which funds the local sewage collection system and Belmont's share of the operating costs for the South Bayside System Authority (SBSA) sewage treatment plant. SBSA operates the sewer treatment facility for Belmont, San Carlos, Redwood City and West Bay Sanitary District. The City is considering a new fee to fund the bond for its share of the required sewer treatment facility improvements to be implemented over the next ten years. The existing and new sewer fees will not constrain the provision of affordable housing and the improvements will ensure that there is sufficient capacity to serve new development within the City of Belmont.

Figure 4-9 Existing Infrastructure



# **Stormwater Management System**

The Federal Clean Water Act requires a National Pollutant Discharge Elimination System (NPDES) permit for discharges to waters of the State. This includes discharges of municipal stormwater from streets and storm drains to rivers, creeks, and coastal waters. San Mateo County Flood Control District collects the fees to fund Belmont's portion of the NPDES General Program.

The existing system of storm drain lines are shown in Figure 4-9. The City provides the stormwater collection system, which is aging and in need of significant improvements. The capital improvements will be funded with a bond through the General Fund. Therefore, the costs for upgrading the stormwater management system will not constrain the provision of affordable housing.

#### 4.3 AVAILABLE SITES CONCLUSIONS

Based on the site inventory analysis, there are more than 50 underutilized parcels in each of the identified infill areas: Villages of Belmont planning area and along the El Camino Real corridor. Using the realistic development capacity assumptions, there is capacity for more than 1000 new residential units in these areas. The analysis also considered the potential constraints for each site and determined that only a portion of all the parcels can be considered realistic redevelopment opportunities during the planning period.

Based on all of the analysis, the City of Belmont has more than sufficient sites zoned appropriately to accommodate the RHNA of 399 units. Between 468 and 516 units, depending on the success of the lot consolidation program, can be accommodated on the sites identified. There are other potential sources of affordable housing during the planning period, namely the potential development of student housing at Notre Dame de Namur College and the Redevelopment Agency's on-going acquisition and rehabilitation programs. These potential units have not been counted towards meeting the City's RHNA, because these programs cannot guarantee to increase the number of affordable housing units within the planning period,

Table 4-9 Comparison	OT KHNA	and Available	Residential Sites
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Income Category	RHNA	Recently Completed and Pipeline Construction (Table 2-43)	Vacant Residential Land (Table 4-1)	Villages of Belmont (Table 4-6)	El Camino Real Corridor (Table 4-8)	Second Units	Total by Income	Surplus Above RHNA
Extremely Low	91	0	0	22	25	0	47	1
Very Low	31	0	5	16	19	5	45	
Low	65	1	4	26	29	5	65	0
Moderate	77	0	6	34	38	0	78	1
Above Moderate	166	22	69	66	76	0	233	67
Total without consolidation	399	23	84	164	187	10	468	69
Total with consolidation	399	23	84	164	235	10	516	117

#### 4.4 OPPORTUNITIES FOR ENERGY CONSERVATION

Conservation of energy is an important issue in housing development because the cost of energy can be a substantial portion of monthly housing costs for both owners and renters. In addition, conserving energy can help the community meet its objectives for sustainable development and reduce the region's carbon footprint. There are three main strategies a jurisdiction can employ to promote energy conservation: integrated land use and transportation planning and development; promotion of energy conservation; and, the adoption of green building standards and practices.

#### INTEGRATED LAND USE AND TRANSPORTATION

Energy conservation can be a priority in the overall planning of a city's land uses and transportation systems. Planning to provide a range of housing types and affordability near jobs, services, and transit can reduce commutes, traffic congestion, and thus reduce the number of vehicle miles traveled (VMT) and vehicle hours traveled (VHT). Promoting infill development at higher densities will also help reach these goals. While these efforts do not directly impact the cost of housing, reducing the miles and time spent commuting decreases total household living expenses.

As discussed previously, the City of Belmont has had strong policy direction linking land use and transportation, and providing housing along the transit corridor for better access to local and regional job centers. Additional programs and policies the City has or will implement include:

- Rezoning program for the Villages of Belmont and central business district (in process)
- Rezoning program for El Camino Real
- General Plan update
- Water conservation ordinance (existing)
- Tree ordinance (update in process)

#### PROMOTING ENERGY CONSERVATION

The City participates in public outreach and education about energy conservation through its Citizens' Green Advisory Committee and with PG&E.

# Citizens' Green Advisory Committee

In May 2008, the City of Belmont established a Citizens' Green Advisory (GAC) Committee to provide valuable input and support toward meeting environmental sustainability goals. The GAC Committee has created subcommittees to work on the following topics: buildings and utilities; outreach, sustainability/ "keeping it green;" transportation; and waste prevention and recycling. The programs that the City is currently working on or has recently completed include:

- Considering a \$500 rebate for purchase of a hybrid vehicle;
- Considering a Green Building ordinance;
- Evaluating a City solar farm at the Corporation Yard and City Hall;
- Eliminating building permit fees for installation of solar electric systems;

- Evaluating sponsorship of a residential solar electric program through a local solar firm, "Solar City;"
- Converting City fleet to clean diesel, compressed natural gas (CNG), or other fuel efficient vehicles;
- Considering adoption of environmentally-friendly procurement practices;
- Conducting an energy audit on City buildings and facilities;
- Purchasing energy efficient computer equipment for City facilities;
- Installing new energy efficient air conditioning equipment in City buildings;
- Adopting environmentally-friendly land use ordinances; and
- Updating the tree ordinance with a tree inventory and expanding the tree planting program.

# Pacific Gas & Electric (PG&E)

Pacific Gas & Electric provides both natural gas and electricity to residential consumers in San Mateo County, including the City of Belmont. PG&E also participates in several other financial assistance programs and offers incentives to help qualified homeowners and renters conserve energy and control costs. These include:

- The California Alternate Rates for Energy Program (CARE) provides a 20 percent monthly discount on energy rates to income qualified households, certain non-profits, facilities housing agricultural employees, homeless shelters, hospices and other qualified non-profit group living facilities.
- Family Electric Rate Assistance (FERA) is a rate reduction program for large households of three or more people with low- to middle-income.
- The Energy Partners Program provides income-qualified customers free energy education, weatherization measures and energy-efficient appliances to reduce gas and electric usage.
- The Relief for Energy Assistance through Community Help (REACH) Program provides one-time energy assistance to low-income customers who have experienced severe hardships and have no other way to pay their energy bill. This program is managed by the Salvation Army.
- The Balanced Payment Plan (BPP) is designed to eliminate big swings in a customer's monthly payments by averaging energy costs over the year.
- The Low Income Home Energy Assistance Program (LIHEAP) provides eligible lowincome persons, via local governmental and nonprofits, financial assistance to offset energy costs and the weatherizing of homes to improve efficiency.
- The "20/20 Program" rewards customers a twenty percent (20%) discount for achieving a twenty percent (20%) or more average reduction in energy usage during the summer season compared to the previous year.
- PG&E offers a variety of incentives, characterized as "Smart Home" improvements, including rebates for installing energy-efficient appliances, whole house fans, or cool roofs; sealing heating and cooling ducts; recycling old appliances.

- Tax credits exist for energy efficient new homes or energy-efficient remodeling, including the installation of solar panels.
- The Savings By Design program is a statewide new construction program that provides design assistance to commercial, industrial, agricultural building owners to promote energy efficient design and construction practices. This program provides information and analysis tailored to the needs of each customer's project to assist in making the facility as economically energy efficient as possible.

#### **BUILDING DESIGN AND CONSTRUCTION**

There are many opportunities for conserving energy in new and existing homes. Construction of energy efficient buildings does not lower the purchase price of housing. However, housing with energy conservation features should result in reduced monthly occupancy costs, by requiring less energy to operate and maintain. Similarly, retrofitting existing structures with energy-conserving features can result in a reduction in utility costs.

All new residential and nonresidential construction in Belmont must abide by the State of California's residential building standards for energy efficiency (Title 24 of the California Administrative Code). Title 24 Standards were established in 1978 to insure that all-new construction meets a minimum level of energy efficiency standards. Standards for building energy efficiency were last updated in 2005 with fourth quarter revisions occurring in May 2006. These standards are currently being updated with new standards expected to be in place in 2009.

In order to meet and/or exceed the State energy conservation requirements, buildings can be designed and constructed to minimize energy use. Residential site design and construction techniques that can reduce the amount of energy used for space cooling would significantly reduce overall energy demand. Passive solar design keeps natural heat in during the winter and natural heat out during the summer, which reduces air conditioning and heating demands. Buildings can be oriented so that sun and wind are used to maintain a comfortable interior temperature. Landscaping features can also be used to moderate interior temperatures. In addition, technologies have been developed which can reduce energy consumption or generate renewable energy.

#### 4.5 FINANCIAL RESOURCES

Belmont has access to a variety of existing and potential funding sources available for affordable housing activities. They include programs from local, state, federal and private resources. The two largest housing funding sources currently used in Belmont are redevelopment set-aside funds and Section 8 funds.

#### REDEVELOPMENT HOUSING SET-ASIDE

State law requires the Belmont Redevelopment Agency to set aside a minimum of 20 percent of all tax increment revenue generated from redevelopment areas for affordable housing. The Agency's set-aside funds must be used for activities that increase, improve, or preserve the supply of affordable housing. Housing developed under this program must remain affordable to the targeted income group for at least 55 years for rentals and 45 years for ownership housing. As of May 2009, the Redevelopment Agency housing set-aside fund balance was \$6,929,973 and the annual revenues were \$1,872,595. Set-aside funds will continue to be used to fund City housing programs, including the First-Time Homebuyer's Program, the Owner-Occupied Rehabilitation Program and the Multi-Family Rehabilitation Program.

#### **SECTION 8 RENTAL ASSISTANCE**

The Section 8 program or housing choice voucher program is a federal program that provides rental assistance to very low-income persons in need of affordable housing. The Section 8 program offers a voucher that pays the difference between the payment standard (an exception to fair market rent) and what a tenant can afford to pay (e.g. 30 percent of their income). The voucher allows a tenant to choose housing that may cost above the payment standard, with the tenant paying the extra cost. The Housing Authority of San Mateo County administers the Section 8 program for a number of communities in the County, including the City of Belmont. As of December 2008, more than 100 households were receiving Section 8 rental assistance.

Table 4-10 describes other financial resources available in Belmont for maintaining and providing affordable housing activities. This list does not include every available program. More information about federal programs can be found at <a href="http://www.hud.gov/">http://www.hud.gov/</a>. More information about state programs can be found at <a href="http://www.hcd.ca.gov/fa/">http://www.hcd.ca.gov/fa/</a>. County program information is listed at <a href="http://www.co.sanmateo.ca.us/portal/site/housingdepartment/">http://www.co.sanmateo.ca.us/portal/site/housingdepartment/</a>. The City of Belmont also provides housing assistance information on its website.

Table 4-10 Potential Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
Federal Programs		
Community Development Block Grant (CDBG)	Grants awarded on a formula basis for housing and community development activities such as to revitalize neighborhoods, expand affordable housing opportunities, and/or improve community facilities and services. The County received approximately \$2.8 million in CDBG for Fiscal Year 2009-2010. Funds are shared among 16 cities within the County and the County unincorporated area. No funding was specifically allocated to Belmont in Fiscal Year 08-09, but \$75,000 will be allocated to Belmont in Fiscal Year 09-10 to support upgrades to the Senior Center.	<ul> <li>Acquisition</li> <li>Rehabilitation</li> <li>Home Buyer Assistance</li> <li>Economic Development</li> <li>Homeless Assistance</li> <li>Public Services</li> </ul>
HOME	Flexible grant program awarded on a formula basis for housing activities. San Mateo County received approximately \$1.6 million in HOME funds for Fiscal Year 2009-2010. A special set-aside of approximately \$12,000 of HOME funding is allocated towards lowincome first-time homebuyers.	<ul><li>Acquisition</li><li>Rehabilitation</li><li>Home Buyer Assistance</li><li>Rental Assistance</li></ul>
Section 8 Rental Assistance Program	Rental assistance payments to owners of private market rate units on behalf of very low-income tenants.	Rental Assistance
Emergency Shelter Grants (ESG)	Grants to implement a broad range of activities that serve homeless persons. San Mateo County received approximately \$125,000 in Emergency Shelter Grant funds for Fiscal Year 2009-2010. The County dedicates all of its Emergency Shelter Grant funding to one agency, Shelter Network, which operates five shelters and other types of social service assistance in communities on the San Francisco Peninsula.	<ul> <li>Shelter Construction</li> <li>Shelter Operation</li> <li>Social Services</li> <li>Homeless Prevention</li> </ul>
Section 202	Grants to non-profit developers of supportive housing for the elderly.	<ul><li>Acquisition</li><li>Rehabilitation</li><li>New Construction</li></ul>
Section 811	Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities.	<ul><li>Acquisition</li><li>Rehabilitation</li><li>New Construction</li><li>Rental Assistance</li></ul>

Table 4-10 Potential Financial Resources for Housing Activities

Program Name	Description	Eligible Activities
Section 203(k)	A tool for neighborhood revitalization and expansion of homeownership opportunities, HUD's 203k Rehabilitation Mortgage Insurance programs insure the cost of rehabilitation of newly purchased homes that are at least a year old and fall within the FHA mortgage limit for the area. The 203k Streamline Limited Repairs program allow homeowners to refinance \$35,000 into their mortgages to pay for less extensive improvements or upgrades to a home before move-in.	<ul> <li>Land Acquisition</li> <li>Rehabilitation</li> <li>Relocation of Unit</li> <li>Refinance Existing Indebtedness</li> </ul>
Mortgage Credit Certificate Program	Income tax credits available to first-time homebuyers to buy new or existing single-family housing. Local agencies (County) make certificates available. Between 25 and 30 credit certificates were made available countywide starting June 2008.	Home Buyer Assistance
Low-income Housing Tax Credit (LIHTC)	Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sale are typically used to create housing. Nine affordable housing developments have been constructed in San Mateo County using LIHTC since 2000, comprising 406 units, but none have been in the City of Belmont.	New Construction
Supportive Housing Program (SHP)	Grants for development of supportive housing and support services to assist homeless persons in the transition from homelessness.	<ul><li>Transitional Housing</li><li>Housing for the Disabled</li><li>Supportive Housing</li><li>Support Services</li></ul>
State Programs		
California Low- income Housing Tax Credit	Augments the federal LIHTC program through allocation of additional tax credits for affordable housing rehabilitation and production. State tax credits are only available to projects that have previously received or are concurrently receiving federal tax credits, so the program does not stand alone. The 2009 cap for state tax credits is \$85 million.	New Construction
Emergency Shelter Program	Grants awarded to non-profit organizations for shelter support services.	Support Services
Multi-Family Housing Program (MHP)	Deferred payment loans for the new construction, rehabilitation and preservation of rental housing. Loans have a term of 55 years with three percent interest and 0.42 percent payments due annually.	<ul><li>New Construction</li><li>Rehabilitation</li><li>Preservation</li></ul>

Table 4-10 Potential Financial Resources for Housing Activities

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Program Name	Description	Eligible Activities
California Housing Finance Agency (CHFA) Multifamily Programs	Below market rate financing offered to builders and developers of multiple-family and elderly rental housing. Tax exempt bonds provide below-market mortgages.	<ul><li>New Construction</li><li>Rehabilitation</li><li>Acquisition of Properties from 20 to 150 units</li></ul>
California Housing Finance Agency Home Mortgage Purchase Program	CHFA sells tax-exempt bonds to make below market loans to first-time homebuyers. Program operates through participating lenders who originate loans for CHFA.	Homebuyer Assistance
Supportive Housing Initiative	Funding for housing and services for mentally ill, disabled and persons needing support services to live independently.	<ul><li>Supportive Housing</li><li>Foster Care</li></ul>
Affordable Housing Innovation Program	Loans to housing developers to finance development or preservation of affordable housing. New program will likely be implemented in 2010. The program will also include a pilot program of grants for predevelopment costs to reduce insurance rates for condominium development by promoting best practices in construction quality control.	<ul> <li>Property Acquisition</li> <li>Homebuyer Assistance</li> </ul>
Building Equity and Growth in Neighborhoods Program (BEGIN)	Grants to local jurisdictions to make deferred-payment second mortgage loans for new homes.	Homebuyer Assistance
CalHome Program	Grants to local jurisdictions to make deferred-payment loans for new homes or construction of multiple ownership units.	<ul><li>Acquisition</li><li>Rehabilitation</li><li>Homebuyer Assistance</li></ul>
Infill Infrastructure Grant Program	Competitive grants for infrastructure improvements to support urban residential or mixed use projects on previously developed sites.	Capital Improvements
Predevelopment Loan Program	Short-term loans to finance the start of low- income housing projects in public transit corridors or preserve government-assisted rental housing at risk of conversion to market rents.	<ul><li>New Construction</li><li>Rehabilitation</li><li>Preservation</li></ul>
Local Programs		
Redevelopment Housing Fund	State law requires that 20 percent of Redevelopment Agency funds be set aside for a wide range of affordable housing activities governed by State law.	<ul><li>Acquisition</li><li>Rehabilitation</li><li>New Construction</li></ul>
Tax Exempt Housing Revenue Bond	The City can support low-income housing by issuing housing mortgage revenue bonds requiring the developer to lease a fixed percentage of the units to low-income families at specified rental rates.	<ul><li>New Construction</li><li>Rehabilitation</li><li>Acquisition</li></ul>

**Table 4-10 Potential Financial Resources for Housing Activities** 

Program Name	Description	Eligible Activities			
Housing Endowment and Regional Trust (HEART) of San Mateo County	HEART's mission is to raise funds from public and private sources to finance affordable housing in San Mateo County through loans to developers and homebuyers. As of Spring 2009, HEART has raised \$10 million and invested in more than 650 new housing units. Belmont joined HEART in 2008.	<ul> <li>New Construction</li> <li>Home Buyer Assistance</li> </ul>			
Private Resources/Fina	ancing Programs				
Federal National Mortgage	Fixed rate mortgages issued by private mortgage insurers.	Home Buyer Assistance			
Association (Fannie Mae)	<ul> <li>Mortgages which fund the purchase and rehabilitation of a home.</li> </ul>	<ul><li>Home Buyer Assistance</li><li>Rehabilitation</li></ul>			
	Low Down-Payment Mortgages for Single-Family Homes in underserved low-income and minority cities.	Home Buyer Assistance			
Savings Association Mortgage Company Inc.	Pooling process to fund loans for affordable ownership and rental housing projects. Non-profit and for profit developers contact member institutions.	New construction of rentals, cooperatives, self help housing, homeless shelters, and group homes			
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium designed to provide long term debt financing for affordable multi-family rental housing.  Non-profit and for profit developers contact member banks.	<ul><li>New Construction</li><li>Rehabilitation</li><li>Acquisition</li></ul>			
Federal Home Loan Bank Affordable Housing Program	Direct Subsidies to non-profit and for profit developers and public agencies for affordable low-income ownership and rental projects.	New Construction			
Freddie Mac	Home Works - Provides first and second mortgages that include rehabilitation loan. City provides gap financing for rehabilitation component. Households earning up to 80% MFI qualify.	Home Buyer Assistance combined with Rehabilitation			

#### 4.6 ADMINISTRATIVE RESOURCES

The agencies listed below play important roles in meeting the housing needs of the community. In particular, they are involved in the improvement of the housing stock, provision of affordable housing, and housing assistance.

# **Belmont Redevelopment Agency**

The Belmont Redevelopment Agency has been active in the provision of affordable housing opportunities. Over the years, the Agency has assisted in the development of several projects: the 24-unit Horizons project for the developmentally disabled; the 48-unit Sterling Point townhomes for first-time homebuyers; the 6-bed Crestview Group Home for disabled children; the Waltermire apartment complex; and 6-bed Belmont House for the disabled. Using its set-aside funds, the Agency has also offered programs such as Police Officer Down Payment Assistance Program, Home Buyer Assistance and Owner Occupied Rehabilitation Assistance. Recently the Agency has purchased five (5) units as affordable housing. In addition, the Agency has relocated and adaptively reused the historic Emmett House as two affordable units. The Agency also financially supports non-profit organizations serving Belmont residents. As of May 2009, the Redevelopment Agency housing set-aside fund balance was \$6,929,973 and the annual revenues were \$1,872,595.

# San Mateo County Department of Housing

The San Mateo County Housing Authority, funded by HUD, operates public housing developments and administers the Section 8 Voucher/ Certificate Programs that provide rental subsidies to very low-income households. The Housing Authority also administers the Family Self-Sufficiency and the Shelter Plus Care programs.

The Division of Housing and Community Development (SMC HCD) manages programs such as the countywide First Time Home Buyers, Housing Repair, Homesharing, and Community Development programs. SMC HCD provides loan financing, project funding and technical assistance in addition to services provided through partnerships with non-profit organizations, other public agencies and the private sector.

#### **Human Investment Project (HIP) for Housing**

Founded in 1972, local non-profit HIP Housing offers housing programs to assist the disadvantaged and disabled living in San Mateo County. Its largest program is the Homesharing Help and Information Program, which facilitates homesharing arrangements for seniors, the disabled, and single-parents with children. Over the years, HIP has made more than 10,000 homesharing placements and has opened three satellite offices in Redwood City, Daly City and South San Francisco, in addition to its main office in San Mateo.

#### **Shelter Network**

Shelter Network was founded in 1987 to provide a comprehensive coordinated network of housing and social services for the homeless residents of the San Francisco Peninsula. This non-profit has five facilities and eleven programs which provide support services for homeless families and individuals. In fiscal year 2006-2007, Shelter Network provided over 183,000 nights of shelter and served over 3,500 homeless adults and children.

# **Rebuilding Together Peninsula**

Rebuilding Together Peninsula (RTP), a nonprofit locally based in Redwood City, provides free home repairs and rehabilitation for eligible low-income seniors, families, and persons with disabilities. Since 1989, RTP has helped to rehabilitate eight homes and two community facilities in Belmont, including the Belmont House group home.

# Center for Independence of the Disabled

The Center for Independence of the Disabled (CID) is a private, nonprofit corporation located in San Mateo. Incorporated in 1979 in the State of California, CID is a consumer-driven, community based, services and advocacy organization serving San Mateo County. Annually CID helps more than 2,000 people with disabilities in direct and indirect services, and more than 3,400 people with disabilities with individual and systems advocacy issues. CID's services include housing accessibility modifications, providing independent living skills training, and peer counseling.

# **Mental Health Association of San Mateo County**

The Mental Health Association (MHA) provides housing and support services for individuals suffering from mental illness in San Mateo County. MHA seeks to ensure accessibility to adequate resources and works to guarantee that each person can live as independently and productively as possible. In 2006, MHA, with support from the Belmont Redevelopment Agency, constructed the Belmont Apartments, a 24-unit studio apartment complex, located on F Street in Belmont.

# **Project Sentinel**

Founded in 1971, Project Sentinel is a Bay Area-based non-profit agency that offers various housing services including tenant-landlord counseling, and fair housing education and training. The organization also offers free information, advice, and technical assistance for homeowners who are having difficulty making their monthly mortgage payments or who are behind in their payments. Project Sentinel helps homeowners avoid foreclosure through payment plans, forbearance agreement or pre-foreclosure programs.

#### Samaritan House

Samaritan House is a non-profit human service organization that provides a broad range of services for lower income residents in San Mateo County. Services offered include food, clothing, furniture, and housing and health services. To assist persons in need of emergency or short-term assistance, Samaritan House offers rental assistance and winter shelters, among other services. Rental assistance is provided to persons with apartment deposits or monthly payments if they have difficulty paying for these. Samaritan House also administers winter shelters in San Mateo during the months of November through March.

Table 4-7 El Camino Real Corridor Sites with Residential Capacity

Map ID	APN	Existing Use	Land Use Designation	Zoning	Acres	A/V Ratio	FAR	Year Built	Existing Permitted Density (DU/acre)	Parcel Net New Unit Capacity <sup>1</sup>	On-site Constraints/ Opportunities	Project Net New Unit Capacity <sup>2</sup>
	044152100	Restaurant (Honey Baked Ham)	Highway Commercial	СЗ	0.50	0.16	0.30		30	15	0.7-acre consolidation opportunity: 2 parcels owned by one owner	·
4	044152110	Mixed Use (Service and 2 units)	Highway Commercial	C3	0.09	0.68	0.37		30	0		21
	044152120	Retail (Workspace Innovations)	Highway Commercial	C3	0.10	0.64	0.49	1956	30	2		
	044172190	Motel (Bel- Mateo, 19 rooms)	General Commercial	C2	1.24	0.64	0.24	1953	30	37	1.5-acre consolidation opportunity	
5	044172200	Vacant	General Commercial	C2	0.21	0.00	0.00		30	4	across street from vacant residential parcels; 1950s motel has been for sale in recent past	44

Table 4-7 El Camino Real Corridor Sites with Residential Capacity

Map ID	APN	Existing Use	Land Use Designation	Zoning	Acres	A/V Ratio	FAR	Year Built	Existing Permitted Density (DU/acre)	Parcel Net New Unit Capacity <sup>1</sup>	On-site Constraints/ Opportunities	Project Net New Unit Capacity <sup>2</sup>
6	044162150	Retail Office (7-11)	General Commercial	C2	1.42	0.62	0.46	1953	30	43	Conceptual project: 21,000 square feet of commercial space and 71 units. Project requires re-zoning.	71
	044201040	Retail (Dollar Tree)	Highway Commercial	C3	0.85	0.03	0.27		30	25	1.7-acre	52
7	044201170	Parking Lot	Highway Commercial	C3	0.07	0.00	0.00		30	1	consolidation opportunity: 2 parcels one owner	
	044201180	Restaurant (IHOP)	Highway Commercial	C3	0.81	0.50	0.19		30	24		
8	044201280	Motel (Kingsway)	Highway Commercial	C3	0.45	0.70	0.31		30	14	motel located between storage and auto repair	14
	044201190	Parking Lot	Highway Commercial	C3	0.25	0.00	0.00		30	5	0.4-acre site with	13
9	044222060	Commercial Mixed Use (1 unit)	Highway Commercial	C3	0.19	0.45	0.67		30	3	one-owner, SFR behind store	
10	044222180	Vacant	Highway Commercial	С3	0.12	0.00	0.00		30	2	Agency owned vacant parcel, slope and triangular shape limit development potential	2
11	045248160	Restaurant (Quizno's)	Highway Commercial	C3	0.20	0.22	0.21		30	4	0.6-acre consolidation opportunity, large surface parking	18
	045248280	Auto Repair	Highway Commercial	С3	0.21	0.50	0.28		30	4		

Table 4-7 El Camino Real Corridor Sites with Residential Capacity

Map ID	APN	Existing Use	Land Use Designation	Zoning	Acres	A/V Ratio	FAR	Year Built	Existing Permitted Density (DU/acre)	Parcel Net New Unit Capacity <sup>1</sup>	On-site Constraints/ Opportunities	Project Net New Unit Capacity <sup>2</sup>
	045248290	Retail	Highway Commercial	C3	0.21	0.97	0.78		30	4	lots serving commercial; adjacent to residential uses	
El Camino Real Subtotal										187		235

<sup>1.</sup> Parcel Net New Unit Capacity: Calculated with density assumptions of 20 units per acre density for parcels less than 0.25 acre and 30 units per acre on parcels greater than 0.25 acre.

<sup>2.</sup> Project Net New Unit Capacity: Assumes lot consolidation and density assumptions of 20 units per acre density for parcels less than 0.25 acre and 30 units per acre on parcels greater than 0.25 acre.